

**Method and System to Prevent Fraudulent Payment  
in Credit/Debit Card Transactions, and Terminals Therefor**

**ABSTRACT OF THE DISCLOSURE**

The present invention enables secure, valid card payments in credit transactions to be performed, preventing fraudulent card use even in cases of loss or theft of a card or of information theft. During a transaction authorization process using a transaction terminal disposed in a credit transaction member store and connected with a host computer, user validation or credit administration is carried out by using a portable communication terminal to input to the host computer identity information which has been previously registered in the portable communication terminal and/or location information for the portable communication terminal.

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